

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: SCHULD, PATRICIA K

§ Case No. 07-70072

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Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of The U S Bankruptcy Court  
211 South Court Street  
Rockford IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 11/23/2009 in Courtroom 115, United States Courthouse, 211 South Court Street  
Rockford IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/14/2009

By: /s/BERNARD J. NATALE

Bernard J Natale, Trustee

BERNARD J. NATALE  
6833 STALTER DRIVE  
SUITE 201  
ROCKFORD, IL 61108

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NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: SCHULD, PATRICIA K

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 24,433.78  
and approved disbursements of \$ 2,878.66  
leaving a balance on hand of <sup>1</sup> \$ 21,555.12

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee <u>BERNARD J. NATALE</u>	\$ <u>3,033.38</u>	\$ <u></u>
Attorney for trustee <u>BERNARD J. NATALE, LTD.</u>	\$ <u>3,823.75</u>	\$ <u>40.94</u>
Appraiser <u></u>	\$ <u></u>	\$ <u></u>
Auctioneer <u></u>	\$ <u></u>	\$ <u></u>
Accountant <u></u>	\$ <u></u>	\$ <u></u>
Special Attorney for trustee <u></u>	\$ <u></u>	\$ <u></u>
Charges, <u>U.S. Bankruptcy Court</u>	\$ <u></u>	\$ <u></u>
Fees, <u>United States Trustee</u>	\$ <u></u>	\$ <u></u>
Other <u></u>	\$ <u></u>	\$ <u></u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant

Fees

Expenses

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 28,151.59 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 52.1 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	Worldwide Financial Capital Bank	\$ <u>273.70</u>	\$ <u>142.50</u>
<u>2</u>	eCAST Settlement Corporation assignee of	\$ <u>26,146.83</u>	\$ <u>13,613.28</u>
<u>3</u>	eCAST Settlement Corporation assignee of	\$ <u>931.05</u>	\$ <u>484.75</u>
<u>4</u>	eCAST Settlement Corporation assignee of	\$ <u>800.01</u>	\$ <u>416.52</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/BERNARD J. NATALE  
Trustee

BERNARD J. NATALE  
6833 STALTER DRIVE  
SUITE 201  
ROCKFORD, IL 61108

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 6 of 6

## CERTIFICATE OF NOTICE

District/off: 0752-3  
Case: 07-70072

User: lorsmith  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Oct 16, 2009

The following entities were noticed by first class mail on Oct 18, 2009.

db	+Patricia K Schuld,	5565 Peachstone Place,	Loves Park, IL 61111-8309
aty	+Dennis L Leahy,	One Court Place, Suite 203,	Rockford, IL 61101-1088
tr	+Bernard J Natale,	Bernard J. Natale, Ltd.,	6833 Stalter Drive, Suite 201,
		Rockford, IL 61108-2582	
11105147	Beneficial,	PO Box 17574,	Baltimore, MD 21297-1574
11105148	+Beneficial/household Finance,	Po Box 1547,	Chesapeake, VA 23327-1547
11105149	+Bp Oil/citibank,	Po Box 6003,	Hagerstown, MD 21747-6003
11105150	+Capital 1 Bk,	11013 W Broad St,	Glen Allen, VA 23060-5937
11105152	+Forest Hills Mobile Home Park,	5902 Forest Hills Rd.,	Loves Park, IL 61111-4738
11105153	+Hsbc Nv,	Po Box 19360,	Portland, OR 97280-0360
11105155	+Oxford Bk&tr,	1100 W Lake St,	Addison, IL 60101-1103
11105156	+Wfcb/blair Catalog,	8035 Quivira Rd,	Lenexa, KS 66215-2746
11253895	+Worldwide Financial Capital Bank,	c/o Weinstein & Riley, P.S.,	2101 Fourth Ave., Suite 900,
		Seattle, WA 98121-2339	
11346646	eCAST Settlement Corporation assignee of,	HSBC Bank Nevada NA / HSBC Card,	Services III,
		POB 35480,	Newark NJ 07193-5480
11263149	eCAST Settlement Corporation assignee of,	Household Finance Corporation/Beneficial,	POB 35480,
		Newark NJ 07193-5480	

The following entities were noticed by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty*	+Bernard J Natale,	Bernard J. Natale, Ltd.,	6833 Stalter Drive, Suite 201,
		Rockford, IL 61108-2582	
11105151*	+Capital 1 Bk,	11013 W Broad St,	Glen Allen, VA 23060-5937
11105154*	+Hsbc Nv,	Po Box 19360,	Portland, OR 97280-0360

TOTALS: 0, \* 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2009

Signature:

